

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION**

Case Number: 11-05059-8-DMW

Judge: DAVID M. WARREN

Dated: October 18, 2016

In Re:

OK JOO CHOI
102 DANTON DR
CARY, NC 27518

YOON JA CHOI

SSN (1): XXX-XX-9673

SSN (2): XXX-XX-9587

TRUSTEE'S FINAL REPORT AND ACCOUNT AND NOTICE THEREOF

JOHN F. LOGAN, Trustee for the above-referenced case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. §1302(b)(1).

You are hereby given Notice that you have thirty (30) days from the date of this Final Report and Account and Notice Thereof to file an objection hereto and request for hearing with the Clerk of the Bankruptcy Court. If you file such an objection and request for hearing, a copy must be served upon the undersigned Trustee, the debtors and counsel for the debtors. If no objections and requests for hearing are filed within such thirty (30) day period, there shall be a presumption that the estate has been fully administered, the estate will be closed, and the Trustee and the surety on the Trustee's bond will be released.

1. The case was filed on June 30, 2011 and confirmed on January 25, 2013.
The case was subsequently completed on September 22, 2016.
2. The amount paid to the Trustee by or on behalf of the debtors was \$126,961.00.
3. The Trustee made disbursements to creditors as follows:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Amt</u>	<u>Prin PD</u>	<u>Int PD</u>	<u>Bal Due</u>
INTERNAL REVENUE SERVICE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
SEAN CORCORAN	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BAC HOME LOANS SERVICE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
DOMINION LAW ASSOCIATES	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NATIONWIDE CREDIT, INC.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NCO FINANCIAL SYSTEMS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
WEST ASSET MGMT	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CREDITORS FINANCIAL GROUP, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
ASSOCIATED RECOVERY SYSTEMS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CREDITORS FINANCIAL GROUP, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
LAW OFFICE OF JOE PEZZUTO, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CREDITORS FINANCIAL GROUP, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
ENHANCED RECOVERY CORPORATION	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
MCM	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NCO FINANCIAL SYSTEMS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
SESSOMS & ROGERS, PA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
SMITH DEBNAM	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
WYSE FINANCIAL SERVICES, INC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BERNHARDT AND STRAWSER	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
SIMM ASSOCIATES, INC.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
FIA CARD SERVICES, N.A.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CANDICA, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MGMT., LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CITIBANK SOUTH DAKOTA, NA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
DEAN PROBER	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PROBER & RAPHAEL	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BANK OF AMERICA, N.A.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
SHAPIRO & INGLE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
DITECH FINANCIAL, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
4 S TECHNOLOGIES, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BANK OF AMERICA, N.A.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
HUTCHENS LAW FIRM	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	PRIORITY	\$15,251.14	\$15,251.14	\$0.00	\$0.00
DITECH FINANCIAL, LLC	SECURED	\$59,536.38	\$59,536.38	\$7,826.90	\$0.00
INTERNAL REVENUE SERVICE	UNSECURED	\$168.62	\$2.00	\$0.00	\$166.62

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Amt</u>	<u>Prin PD</u>	<u>Int PD</u>	<u>Bal Due</u>
AMERICAN EXPRESS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
AMERICAN EXPRESS BANK FSB	UNSECURED	\$19,139.95	\$227.28	\$0.00	\$18,912.67
AMERICAN EXPRESS BANK FSB	UNSECURED	\$4,699.75	\$55.81	\$0.00	\$4,643.94
AMERICAN EXPRESS CENTURION BANK	UNSECURED	\$6,764.25	\$80.32	\$0.00	\$6,683.93
ECAST SETTLEMENT CORPORATION	UNSECURED	\$15,576.42	\$184.97	\$0.00	\$15,391.45
BANK OF AMERICA, N.A.	SECURED - ONGOING MTG	\$0.00	\$34,071.78	\$0.00	\$0.00
BANK OF AMERICA, N.A.	ARREARS MORTGAGE	\$796.56	\$796.56	\$0.00	\$0.00
CANDICA, LLC	UNSECURED	\$17,106.88	\$203.14	\$0.00	\$16,903.74
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$9,341.40	\$110.93	\$0.00	\$9,230.47
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$15,517.80	\$184.27	\$0.00	\$15,333.53
CANDICA, LLC	UNSECURED	\$5,420.09	\$64.36	\$0.00	\$5,355.73
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$5,653.95	\$67.14	\$0.00	\$5,586.81
CHASE BANK	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CITIBANK SOUTH DAKOTA, NA	UNSECURED	\$13,954.03	\$165.70	\$0.00	\$13,788.33
ECAST SETTLEMENT CORPORATION	UNSECURED	\$22,955.86	\$272.60	\$0.00	\$22,683.26
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$19,126.88	\$227.12	\$0.00	\$18,899.76
SAMS CLUB	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$18,340.73	\$217.79	\$0.00	\$18,122.94
QUANTUM3 GROUP, LLC	UNSECURED	\$10,644.62	\$126.41	\$0.00	\$10,518.21
FIRST DATA MERCHANT SERVICES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
PARRO CORPORATION	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
GE CAPITAL RETAIL BANK	UNSECURED	\$1,861.57	\$22.10	\$0.00	\$1,839.47

4. Summary of Disbursements:

	<u>Secured</u>	<u>Priority</u>	<u>Unsecured</u>	<u>Cont. Debts</u>	<u>Total</u>
Claim Amount	\$60,332.94	\$15,251.14	\$186,272.80	\$0.00	\$261,856.88
Principal Paid	\$60,332.94	\$15,251.14	\$2,211.94	\$34,071.78	\$111,867.80
Interest Paid	\$7,826.90	\$0.00	\$0.00	\$0.00	\$7,826.90

5. Costs of Administration:

The clerk was paid \$0.00 for the filing fee.

The debtors' attorney was allowed \$1,950.00 and was paid \$1,950.00.

The Trustee was paid \$0.00 for the cost of mailing notices in the case.

The Trustee was paid \$2,658.15 for expenses and \$2,658.15 for compensation pursuant to 11 USC § 1326.

Refunds to the debtors total \$0.00.

6. The Trustee hereby certifies, in accordance with Federal Rule of Bankruptcy Procedure 5009, that the estate has been fully administered.

Wherefore, the Trustee requests a final decree be entered which discharges the Trustee and his surety bond from any and all liability on account of the above-referenced case, closes the estate, and grants such other relief as may be just and proper.

Dated: October 18, 2016

s/ John F. Logan

John F. Logan

Chapter 13 Trustee

Post Office Box 61039

Raleigh, NC 27661-1039

cc: OK JOO CHOI
YOON JA CHOI

SHEREE CAMERON
CAMERON LAW
8019 ATAMASCO CR.
RALEIGH, NC 27616

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: OK JOO CHOI
DEBTOR 2 NAME: YOON JA CHOI

CASE NUMBER: 1105059

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 10/19/2016 :

Via U.S. First Class Mail, or electronic service, if such interested party is an electronic filing user, pursuant to Local Rule 5005-4(9)(b):

4 S TECHNOLOGIES, LLC,ATTN: OFFICER,200 SHEFFIELD ST., STE. 101,MOUNTAINSIDE NJ 07092
AMERICAN EXPRESS BANK FSB,c/o: BECKETT & LEE LLP,ATTORNEYS FOR CREDITOR,PO BOX 3001 MALVERN PA 19355-0701
AMERICAN EXPRESS CENTURION BANK,c/o: BECKETT & LEE LLP,PO BOX 3001,MALVERN PA 19355-0701
AMERICAN EXPRESS,PO BOX 740640,ATLANTA GA 30374-0640
ASSOCIATED RECOVERY SYSTEMS,C/O BOA,PO BOX 469046,ESCONDIDO CA 92046-9046
BAC HOME LOANS SERVICE,450 AMERICAN ST,SIMI VALLEY CA 93065
BANK OF AMERICA, N.A.,ATTN: OFFICER / BANKRUPTCY DEPT.,2380 PERFORMANCE DRIVE,RICHARDSON TX 75082
BANK OF AMERICA, N.A.,ATTN: OFFICER / BANKRUPTCY DEPT.,P.O. BOX 26012, NC4-105-02-99,GREENSBORO NC 27420
BANK OF AMERICA, N.A.,ATTN: OFFICER,16001 N. DALLAS PKWY,ADDISON TX 75001
BANK OF AMERICA, N.A.,ATTN: OFFICER,PO BOX 15312,WILMINGTON DE 19850-5312
BANK OF AMERICA, N.A.,C/O BAC HOME LOANS SERVICING, LP,7105 CORPORATE CENTER DRIVE,PTX-B-209 PLANO TX 75024-3632
BERNHARDT AND STRAWSER,C/O US BANK,5821 FAIRVIEW RD., STE. 550,CHARLOTTE NC 28209
CANDICA, LLC,c/o: WEINSTEIN & RILEY, PS,2001 WESTERN AVENUE,SUITE 400 SEATTLE WA 98121
CANDICA, LLC,c/o: WEINSTEIN & RILEY, PS,PO BOX 3978,SEATTLE WA 98124
CHASE BANK,CARD MEMBER SERVICES,PO BOX 15298,WILMINGTON DE 19850
CITIBANK SOUTH DAKOTA, NA,701 E. 60TH ST. N,SIOUX FALLS SD 57104
CITIBANK SOUTH DAKOTA, NA,PAYMENT CENTER,4740 121ST STREET,URBANDALE IA 50323
CREDITORS FINANCIAL GROUP, LLC,C/O BOA,3131 SOUTH VAUGHN WAY STE. 110,AURORA CO 80014
DEAN PROBER,AS AGENT FOR BANK OF AMERICA, N.A.,20750 VENTURA BLVD., STE. 100,WOODLAND HILLS CA 91364
DITECH FINANCIAL, LLC,ATTN: OFFICER,PO BOX 6154,RAPID CITY SD 57709
DITECH FINANCIAL, LLC,FKA - GREEN TREE SVC. - ATTN: OFFICER,PO BOX 0049,PALATINE IL 60055-0049
DOMINION LAW ASSOCIATES,C/O AMEX,222 CENTRAL PARK AVE,VIRGINIA BEACH VA 23462-3026
ECAST SETTLEMENT CORPORATION,ATTN: OFFICER/MANAGER,PO BOX 29262,NEW YORK NY 10087-9262
ENHANCED RECOVERY CORPORATION,C/O CHASE,8014 BAYBERRY RD,JACKSONVILLE FL 32256
EVERBANK,ATTN: OFFICER / BANKRUPTCY DEPT.,301 W. BAY ST., STE. 2200,JACKSONVILLE FL 32202-5121
FIA CARD SERVICES, N.A.,successor to BANK OF AMERICA / MBNA,PO BOX 15102,WILMINGTON DE 19886
FIRST DATA MERCHANT SERVICES,FIRST DATA GLOBAL LEASING,PO BOX 407092,FORT LAUDERDALE FL 33340
GE CAPITAL RETAIL BANK,ATTN: BANKRUPTCY DEPARTMENT,PO BOX 960061,ORLANDO FL 32896
HUTCHENS LAW FIRM,ATTN: BANKRUPTCY DEPT.,P.O. BOX 2505,FAYETTEVILLE NC 28302
INTERNAL REVENUE SERVICE,ATTN: CORRESPONDENCE,PO BOX 7346,PHILADELPHIA PA 19101-7346
INTERNAL REVENUE SERVICE,ATTN: MANAGER OR REG. AGENT,PO BOX 7317,PHILADELPHIA PA 19101-7317
LAW OFFICE OF JOE PEZZUTO, LLC,C/O BOA,4013 E BROADWAY STE. A2,PHOENIX AZ 85040
MCM,C/O CHASE BANK USA NA,DEPT 12421 PO BOX 603,OAKS PA 19456
NATIONWIDE CREDIT, INC.,C/O AMEX CORRESP., ATTN: COLL. AGENCY DIV,2015 VAUGHN ROAD NW, STE 400,KENNESAW GA 30144-7802
NCO FINANCIAL SYSTEMS,C/O AMERICAN EXPRESS,507 PRUDENTIAL ROAD,HORSHAM PA 19044
NCO FINANCIAL SYSTEMS,C/O CITIBANK SD,507 PRUDENTIAL RD,HORSHAM PA 19044
OK JOO CHOI,YOON JA CHOI,102 DANTON DR,CARY NC 27518
PARRO CORPORATION,ATTN: MNG AGT,701 E CHATHAM ST,CARY NC 27511
PRA RECEIVABLES MGMT., LLC,AGENT FOR PORTFOLIO RECOVERY,PO BOX 41067,NORFOLK VA 23541
PRA RECEIVABLES MGMT., LLC,agent of PORTFOLIO RECOVERY ASSOC.,PO BOX 12914,NORFOLK VA 23541
PROBER & RAPHAEL,A LAW CORPORATION,P.O. BOX 4365,WOODLAND HILLS CA 91365-4365
QUANTUM3 GROUP, LLC,ATTN: MANAGER OR REG. AGENT,PO BOX 788,KIRKLAND WA 98083

By Electronic Transmittal :
By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date : 10/19/2016

Signature : Robert J. Wallace, Jr.

Premium Graphics, Inc.
2099 Thomas Road Suite 10
Memphis, TN 38134

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: OK JOO CHOI
DEBTOR 2 NAME: YOON JA CHOI

CASE NUMBER: 1105059

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 10/19/2016:

SEAN CORCORAN, ATTORNEY AT LAW, 5121 PARKWAY PLAZA DR., STE. 300, CHARLOTTE NC 28217
SESSOMS & ROGERS, PA, C/O FIA CARD SERVICES, PO BOX 52508, DURHAM NC 27717-2508
SHAPIRO & INGLE, ATTORNEY FOR EVERBANK, 10130 PERIMETER PARKWAY, STE 400, CHARLOTTE NC 28216
SHEREE CAMERON, CAMERON LAW, 8019 ATAMASCO CR., RALEIGH NC 27616
SIMM ASSOCIATES, INC., C/O US BANK RMS CC, 800 PENCADER DR, NEWARK DE 19702
SMITH DEBNAM, C/O FIA CARD SERVICES, PO BOX 26268, RALEIGH NC 27611-6268
WEST ASSET MGMT, C/O AMEX, 7333 TAM OSHANTER, STOCKTON CA 95210-3370
WYSE FINANCIAL SERVICES, INC, C/O FIA CARD SERVICES, 3410 SOUTH GALENA ST., STE. 250, DENVER CO 80231

By Electronic Transmittal :
By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date : 10/19/2016

Signature : Robert J. Wallace, Jr.

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Memphis, TN 38134